InterBay SELECT product guide

As a Select partner we recognise your specialism in the markets we operate.

To help you and your clients you have exclusive access to products and criteria and it's all backed up with the support of our in-house team of experts.

Put our sales team to the challenge, no matter how complex your case may be.

30 May 2024

All rates and product criteria are correct at the time of being published

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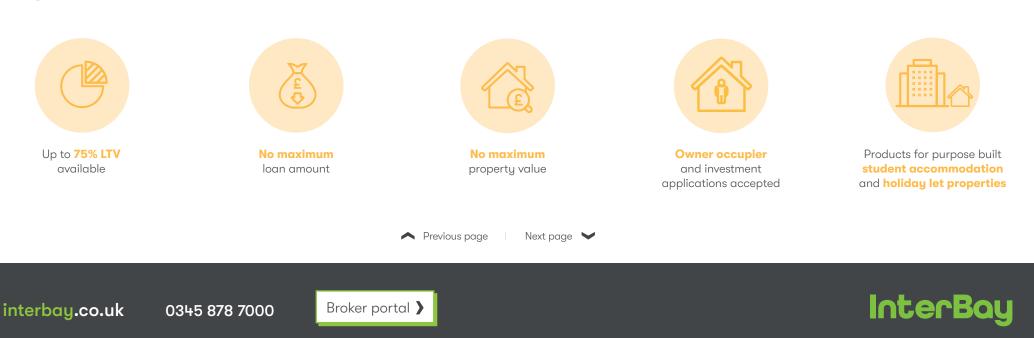
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Commercial mortgages

When it comes to commercial lending, we understand the demands and challenges your clients may face. There's no case too big or too complex for us, and we're determined to work with your client to offer them a tailored service and see their case through to the end.

Key features



Key commercial criteria

- Up to 75% LTV based on lower of vacant possession value, investment value or purchase price
- Available in England and Wales
- 2-30 years term available
- Owner occupier applications accepted where business has been trading for 2 years and affordability calculated off adjusted net profit.
- Investor deals accepted where the property is let out to a third party with a lease in place with at least 12 months to run with rental payments up to date.

Interest-only option available

Eligible applicants

- Individuals, limited companies, LLPs, partnerships and trusts, SIPPs and SSASs.
- Minimum two years' sector experience for owner occupier applications. Minimum two years' relevant sector experience dependent on property type.
- Must be tenanted or owner occupied
- The surveyor to confirm a sales and lettings marketability period of 12 months or less
- Property to be fit for immediate occupation
- Where the property is tenanted, solicitors must confirm that the lease is drawn on commercially acceptable terms.

CCJs	Nil (3 year history)*
Defaults	Nil (3 year history)*
Missed mortgage payments	None in the last 12 months
Missed secured loan payments	None in the last 12 months
Unsecured arrears	N/A

Bankruptcy	Nil (6 year history)
IVA	Nil (ó year history)
Repossession	Nil (ó year history)
Debt Management Programme	Nil (ó year history)

*The restrictions may not apply in the following circumstances:

Acceptable credit profile

- Where all CCJs/defaults were registered more than three years ago and satisfied prior to mortgage application;
- Where all CCJs/defaults were satisfied more than 12 months prior to application regardless of date of registration;
- Where the CCJs/defaults in aggregate amount to less than £300, regardless of date of registration, and satisfied prior to mortgage application.

ICR (and calculation)

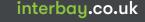
Commercial rental income considered subject to validating that there is at least 12 months unexpired term on the current lease.

ICR will depend on the loan type:

- ICR will apply for 2 year rates based on 5%, or the initial pay rate whichever is higher at 125%
- ICR will apply for 5 year rates at the initial pay rate at 125%
- Owner occupier ICR based on market rent confirmed by valuer is 110% (market rent), borrower 125% (net profit/EBITDA).

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Commercial investment properties

Products with a 2% arrangement fee					
LTV	Product	Starting rate	Reversion rate		
65%		7.69%	Starting rate or BBR + 2.44% whichever is higher		
70 %	2-year fixed	7.79%	Starting rate or BBR + 2.54% whichever is higher	Properties with an EPC rating of C or above £150,000 minimum loan, ERCs 5%, 4%	
75%		7.89%	Starting rate or BBR + 2.64% whichever is higher		
65%		7.49%	Starting rate or BBR + 2.24% whichever is higher		
70%	5-year fixed	7.59%	Starting rate or BBR + 2.34% whichever is higher	Properties with an EPC rating of C or above £150,000 minimum loan, ERCs 5%, 4%, 4%, 3%, 3%	
75%		7.69%	Starting rate or BBR + 2.44% whichever is higher		
65%		8.29%	Starting rate or BBR + 3.04% whichever is higher		
70 %	2-year fixed	8.39%	Starting rate or BBR + 3.14% whichever is higher	Properties with an EPC rating of D or below £150,000 minimum loan, ERCs 5%, 4%	
75%		8.49%	Starting rate or BBR + 3.24% whichever is higher	2	
65%		8.09%	Starting rate or BBR + 2.84% whichever is higher		
70%	5-year fixed	8.19%	Starting rate or BBR + 2.94% whichever is higher	Properties with an EPC rating of D or below £150,000 minimum loan, ERCs 5%, 4%, 4%, 3%, 3%	
75%		8.29%	Starting rate or BBR + 3.04% whichever is higher	0.0, 1.0, 1.0, 0.0, 0.0	

In all cases the Starting Rate at completion is the lowest rate payable regardless of future changes to the Bank of England Base Rate.

To qualify for an EPC C+ product, the property must have a valid energy performance certificate showing a B rating issued within the last 5 years or showing a C rating issued within the last 2 years. Where a property has multiple EPC ratings, then the lowest EPC rating will be used.

	Products with a 5% arrangement fee					
LTV	Product	Starting rate	Reversion rate			
65%		6.39%	Starting rate or BBR + 1.14% whichever is higher			
70%	2-year fixed	6.49%	Starting rate or BBR + 1.24% whichever is higher	Properties with an EPC rating of C or above £150,000 minimum loan 2-year ERCs 4%, 3%		
75%		6.59%	Starting rate or BBR + 1.34% whichever is higher			
65%		7.09%	Starting rate or BBR + 1.84% whichever is higher			
70%	5-year fixed	7.19%	Starting rate or BBR + 1.94% whichever is higher	Properties with an EPC rating of C or above £150,000 minimum loan 5-year ERCs 5%, 4%, 3%, 1%, 1%		
75%		7.29%	Starting rate or BBR + 2.04% whichever is higher			
65%		6.99%	Starting rate or BBR + 1.74% whichever is higher			
70%	2-year fixed	7.09%	Starting rate or BBR + 1.84% whichever is higher	Properties with an EPC rating of D or below £150,000 minimum loan 2-year ERCs 4%, 3%		
75%		7.19%	Starting rate or BBR + 1.94% whichever is higher			
65%		7.69%	Starting rate or BBR + 2.44% whichever is higher			
70%	5-year fixed	7.79%	Starting rate or BBR + 2.54% whichever is higher	Properties with an EPC rating of D or below £150,000 minimum loan 5-year ERCs 5%, 4%, 3%, 1%, 1%		
75%		7.89%	Starting rate or BBR + 2.64% whichever is higher	- 3, 1,0,000,000,000		

The interest year for InterBay is calculated over 360 days. Bank of England Base Rate (BBR): 5.25% BBR is subject to a floor of 0.75% (if BBR exceeds 3% the floor resets to 3%)

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Commercial owner occupier properties

Products with a 2% arrangement fee				
LTV	Product	Starting rate	Reversion rate	
50%		7.49%	Starting rate or BBR + 2.24% whichever is higher	
65%	2-year	7.69%	Starting rate or BBR + 2.44% whichever is higher	Properties with an EPC rating of C or above £150,000 minimum loan
70 %	fixed	7.79%	Starting rate or BBR + 2.54% whichever is higher	ERCs 5%, 4%
75%		7.89%	Starting rate or BBR + 2.64% whichever is higher	
50%		7.29%	Starting rate or BBR + 2.04% whichever is higher	
65%	5-year	7.49%	Starting rate or BBR + 2.24% whichever is higher	Properties with an EPC rating of C or above £150,000 minimum loan
70%	fixed	7.59%	Starting rate or BBR + 2.34% whichever is higher	ERCs 5%, 4%, 4%, 3%, 3%
75%		7.69%	Starting rate or BBR + 2.44% whichever is higher	
50%		8.09%	Starting rate or BBR + 2.84% whichever is higher	
65%	2-year	8.29%	Starting rate or BBR + 3.04% whichever is higher	Properties with an EPC rating of D or below £150,000 minimum loan
70 %	fixed	8.39%	Starting rate or BBR + 3.14% whichever is higher	ERCs 5%, 4%
75%		8.49%	Starting rate or BBR + 3.24% whichever is higher	
50%		7.89%	Starting rate or BBR + 2.64% whichever is higher	
65%	5-year fixed	8.09%	Starting rate or BBR + 2.84% whichever is higher	Properties with an EPC rating of D or below £150,000 minimum loan
70%		8.19%	Starting rate or BBR + 2.94% whichever is higher	ERCs 5%, 4%, 4%, 3%, 3%
75%		8.29%	Starting rate or BBR + 3.04% whichever is higher	

In all cases the Starting Rate at completion is the lowest rate payable regardless of future changes to the Bank of England Base Rate.

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To qualify for an EPC C+ product, the property must have a valid energy performance certificate showing a B rating issued within the last 5 years or showing a C rating issued within the last 2 years. Where a property has multiple EPC ratings, then the lowest EPC rating will be used.

Starting LTV Product **Reversion rate** rate Starting rate or BBR + 0.94% 6.19% 50% whichever is higher Starting rate or BBR + 1.14% 65% 6.39% Properties with an EPC rating of C or whichever is higher 2-year above £150,000 minimum loan fixed Starting rate or BBR + 1.24% 2-year ERCs 4%, 3% 70% 6.49% whichever is higher Starting rate or BBR + 1.34% 75% 6.59% whichever is higher Starting rate or BBR + 1.64% 6.89% 50% whichever is higher Starting rate or BBR + 1.84% 7.09% 65% Properties with an EPC rating of C or whichever is higher 5-year above £150,000 minimum loan fixed Starting rate or BBR + 1.94% 5-year ERCs 5%, 4%, 3%, 1%, 1% 70% 7.19% whichever is higher Starting rate or BBR + 2.04% 75% 7.29% whichever is higher Starting rate or BBR + 1.54% 50% 6.79% whichever is higher Starting rate or BBR + 1.74% 6.99% 65% Properties with an EPC rating of D or whichever is higher 2-year below £150,000 minimum loan fixed Starting rate or BBR + 1.84% 2-year ERCs 4%, 3% 7.09% 70% whichever is higher Starting rate or BBR + 1.94% 75% 7.19% whichever is higher Starting rate or BBR + 2.24% 7.49% 50% whichever is higher Starting rate or BBR + 2.44% 65% 7.69% Properties with an EPC rating of D or whichever is higher 5-year below £150,000 minimum loan fixed Starting rate or BBR + 2.54% 5-year ERCs 5%, 4%, 3%, 1%, 1% 70% 7.79% whichever is higher Starting rate or BBR + 2.64% 75% 7.89% whichever is higher

The interest year for InterBay is calculated over 360 days. Bank of England Base Rate (BBR): 5.25% BBR is subject to a floor of 0.75% (if BBR exceeds 3% the floor resets to 3%)

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Purpose built student accommodation

Products with a 2% arrangement fee					
LTV	Product	Starting rate	Reversion rate		
750/	2-year fixed	7.79%	Starting rate or BBR + 2.54% whichever is higher	£2million minimum loan £5million maximum loan	
75%	5-year fixed	7.59%	Starting rate or BBR + 2.34% whichever is higher	2-year ERCs 5%, 4% 5-year ERCs 5%, 4%, 4%, 3%, 3%	
	2-year fixed	7.59%	Starting rate or BBR + 2.34% whichever is higher	£5million minimum loan No maximum loan	
75%	5-year fixed	7.39%	Starting rate or BBR + 2.14% whichever is higher	2-year ERCs 5%, 4% 5-year ERCs 5%, 4%, 4%, 3%, 3%	

In all cases the Starting Rate at completion is the lowest rate payable regardless of future changes to the Bank of England Base Rate.

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Products with a 5% arrangement fee					
LTV	Product	Starting rate	Reversion rate		
750/	2-year fixed	6.49%	Starting rate or BBR + 1.24% whichever is higher	£2million minimum loan £5million maximum loan	
75%	5-year fixed	7.19%	Starting rate or BBR + 1.94% whichever is higher	2-year ERCs 4%, 3% 5-year ERCs 5%, 4%, 3%, 1%, 1%	
750/	5 6.29%	Starting rate or BBR + 1.04% whichever is higher	£5million minimum loan No maximum loan		
75%	5-year fixed	6.99%	Starting rate or BBR + 1.74% whichever is higher	2-year ERCs 4%, 3% 5-year ERCs 5%, 4%, 3%, 1%, 1%	

The interest year for InterBay is calculated over 360 days. Bank of England Base Rate (BBR): 5.25% BBR is subject to a floor of 0.75% (if BBR exceeds 3% the floor resets to 3%)

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Holiday lets

Products with a 2% arrangement fee					
LTV	Product	Starting rate	Reversion rate		
76%	2-year fixed	7.89%	Starting rate or BBR + 2.64% whichever is higher	£150,000 minimum loan	
75%	5-year fixed	7.69%	2-year ERCs 5%, 4% Starting rate or BBR + 2.44% whichever is higher 5-year ERCs 5%, 4%, 4%, 3%, 3%	2-year ERCs 5%, 4% 5-year ERCs 5%, 4%, 4%, 3%, 3%	

In all cases the Starting Rate at completion is the lowest rate payable regardless of future changes to the Bank of England Base Rate.

	Products with a 5% arrangement fee							
LTV	Product	Starting rate	Reversion rate					
75%	2-year fixed	6.59%	Starting rate or BBR + 1.34% whichever is higher	£150,000 minimum loan				
75%	5-year fixed	7.29%	Starting rate or BBR + 2.04% whichever is higher	2-year ERCs 4%, 3% 5-year ERCs 5%, 4%, 3%, 1%, 1%				

The interest year for InterBay is calculated over 360 days. Bank of England Base Rate (BBR): 5.25% BBR is subject to a floor of 0.75% (if BBR exceeds 3% the floor resets to 3%)

Key holiday let criteria

- Available in England and Wales
- 2-30 years term available

Eligible applicants

- Must be an existing landlord
- Minimum income £30k per application
- Individuals, limited companies, LLPs, partnerships, trusts and trading companies

Acceptable property types

- Residential property up to 6 bedrooms
- No occupancy restrictions
- No park homes/caravans, houseboats or securities located on holiday parks or those of non-standard construction (such as log cabins)
- Standard single lets only

ICR (and calculation)

- ICR will apply for 2 year rates based on 5.50%, or the initial pay rate whichever is higher at 140% using gross rent
- ICR will apply for 5 year rates at the initial pay rate at 140% using gross rent
- Rent calculations based on a letting period of 30 weeks a year at an average of the low, mid, and high season rates, for example:
- 10 weeks high at £750 per week; 10 weeks mid at £650 per week; and 10 weeks low at £550 per week would result in £19,500 per annum and £1,625 per month would then be used for affordability purposes
- For purchase transactions we require evidence of the low, mid and high season rates from lettings agents
- For remortgages we require accounts showing income/occupancy or evidence of booking over the previous 12 months.



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Physical valuations

For commercial cases, full physical inspections for valuations will continue, and shall be conducted via our panel manager by way of a bespoke valuation quote (excluding Holiday Lets, see Page 12 for valuation fee scale).

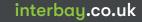
Fees

- A £145 administration fee is payable upon submission of the application and is non-refundable.
- The arrangement fee, which is non-refundable, is payable on completion and can be added to the loan. A 0.25% reduction in the arrangement fee applies to existing customers placing a new application.
- For Commercial and PBSA products: The valuation fee shall be paid directly by the applicant or broker to our panel manager at the point of instructing the valuation.
- · For Holiday Let products: The valuation fee is to be paid to InterBay directly by the applicant or broker as per the valuation fee scale where the valuation will be instructed by InterBay.

Products now revert to Bank of England Base Rate (BBR) trackers

- On expiry of the fixed rate (the Starting Rate*), the Term Loan will revert to a rate of interest which will be variable at a Margin above the Bank of England Base Rate
- The variable rate of interest will move up and down in line with the Bank of England Base Rate, however if the Bank of England Base Rate falls below 0.75% the interest rate you're charged won't change, this is referred to as the minimum floor
- If the Bank of England Base Rate reaches 3%, the minimum floor rate becomes 3%
- In all cases the Starting Rate at completion is the lowest rate payable regardless of future changes to the Bank of England Base Rate
- Changes to the Bank of England Base Rate, subject to the minimum floors, will take effect from the 1st of the month immediately following the announcement of the change in the Bank of England Base Rate. Your new rate will be calculated by taking the Margin applicable to the Term Loan plus the Bank of England Base Rate.

* The Starting Rate is the Margin plus the higher of either the Bank of England Base Rate at the date of commencement of the Term Loan or 0.75% and will be defined in the AIP and Facility Letter.







Legal fee scale - commercial

	InterBay legal costs	Combined legal costs (InterBay and client)	
Loan size	Purchase or remortgage	Purchase	Remortgage
£150,000 - £300,001	£1,250	£3,000	£2,125
£300,001 - £500,000	£1,450	£3,500	£2,650
£500,001 - £750,001	£1,650	£4,125	£2,650
£750,001 - £1,000,000	£1,950	£4,650	£3,000
Over £1,000,000	£2,250 or 0.1% (whichever is greater)	POA	POA

Charges will apply for each additional title on the same loan – please see below.

Property value	Fees per additional title (excluding VAT and disbursements)
Up to £500,000	£350
£500,001 - £1,000,000	£650
£1,000,001 and over	£950

Please note the following assumptions:

- 1. VAT and Disbursements are payable in addition to the fee estimate
- 2. The fees quoted above are an estimate based on the following:
 - a) Title is not unduly onerous
 - b) Security comprises one property
 - C) Occupational leases are on commercially acceptable terms or properly granted AST's and no superior landlord consents need to be obtained
 - d) The loan proceeds to completion within a reasonable timescale and does not become unduly complicated
 - e) The transaction comprises an arm's length purchase at full market value with the consideration being paid in cash upon completion (on a purchase)
 - f) The planning status of the property is readily apparent with no outstanding elements and no development is ongoing or intended is not a new build/has not been subject to substantial works within the last five years.

These costs do not include any disbursements incurred in the course of the transaction. These will be in addition to the fees set out above. These costs are predicted on using No Search Insurance for re-finance transactions. The cost of the insurance will be charged in addition. Loans comprising multiple properties will be individually quoted. The fee quotes provided are on the basis that the matter is straightforward with no unforeseen complications. All legal fees will be deducted from the draw-down of the loan advance.



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Legal fee scale - Holiday lets

Purchase price (for purchases) / Loan size (for remortgages)	Remortgage (full due diligence)		Purchase (full due diligence)					
	Lease	ehold*	Free	hold	Lease	hold*	Free	hold
	Bank only	Joint rep	Bank only	Joint rep	Bank only	Joint rep	Bank only	Joint rep
Up to £100,000	£900	£1075	£700	£875	£1050	£1250	£850	£1050
£100,001 - £300,000	£1000	£1175	£800	£975	£1150	£1350	£950	£1150
£300,001 - £500,000	£1100	£1275	£900	£1075	£1250	£1450	£1050	£1250
£500,001 - £750,000	£1300	£1475	£1100	£1275	£1450	£1650	£1150	£1450
£750,001 - £1m	£1500	£1675	£1300	£1475	£1650	£1850	£1250	£1650
Over £1m	POA	POA	POA	POA	POA	POA	POA	POA
Additional fees applicable if:								
Corporate Borrower i.e. Limited Company/LLP		£100		£100		£100		£100
No planning permission evidencing holiday use is authorised	£450	£450	£450	£450	£450	£450	£450	£450

*Our fees for leasehold properties are on the basis that the lease specifically provides for and is drafted such that it anticipates the property may be used for holiday lettings. If this is not the case our fees will exceed the indicated amount.

Please note the following assumptions:

- The scale above does not anticipate any requirements there maybe for documents or deal structures outside those normal for a standard conveyancing transaction e.g. Subordination Deeds, Cross Guarantees, Share Purchase Agreements or foreign company borrowers. These will need to be quoted for separately.
- The security comprises a single property/title.
- It is assumed that the property was/is acquired via an arm's length purchase at full market value, that the title is free from any defects, and there is no recent development (including new build properties) which necessitates planning investigation (apart from the already accounted for "Holiday use not evidenced by planning permission").
- The scale assumes that given the transient nature of the occupation any letting agreement will be basic.

VAT and Disbursements are payable in addition to the fee estimate.

These costs do not include any disbursements incurred in the course of the transaction. These will be in addition to the fees set out above.

The fee quotes provided are on the basis that the matter is straightforward with no unforeseen complications.

All legal fees will be deducted from the draw-down of the loan advance.

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Valuation fee scale - Holiday lets

The valuation fee is payable by the applicant prior to valuation instruction. The prices listed below are a guideline and may be subject to change. Fees are non-refundable once the valuer has visited the property but an abortive fee may be payable. Valuations are conducted for the lending purposes only and will not be provided to the client.

Where a property does not fit within the criteria listed below, a bespoke fee quote will be required. Where a bespoke fee quote is needed, please contact the sales team to confirm the cost.

Max value/purchase price	Standard	Standard
£0 - £100,000	£175	Single ho
£100,001 - £150,000	£200	
£150,001 - £200,000	£225	
£200,001 - £250,000	£250	
£250,001 - £300,000	£275	
£300,001 - £350,000	£300	
£350,001 - £400,000	£325	
£400,001 - £450,000	£350	
£450,001 - £500,000	£375	
£500,001 - £600,000	£485	
£600,001 - £700,000	£585	
£700,001 - £800,000	£650	
£800,001 - £900,000	£710	
£900,001 - £1,000,000	£825	
£1,000,001 - £1,500,000	£1,225	
£1,500,001 - £2,000,000	£1,625	
£2,000,000	£1,625	

Property values over £2,000,000: Quotes available on request.

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Single houses or flats

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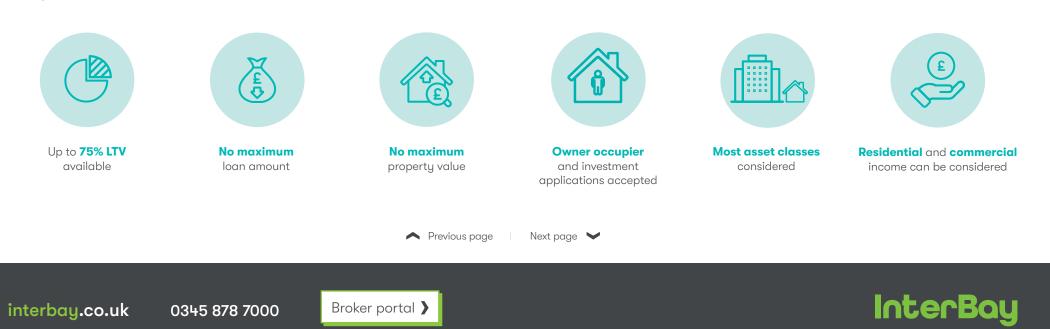
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Semi-commercial mortgages

When it comes to semi-commercial lending, we understand the demands and challenges your clients may face. There's no case too big or too complex for us, and we're determined to work with your client to offer them a tailored service and see their case through to the end.

Key features



Key semi-commercial criteria

- Owner occupier applications accepted where business has been trading for 2 years and affordability calculated off adjusted net profit.
- Investor deals accepted where the property is let out to a third party with a lease in place with at least 12 months to run with rental payments up to date
- Up to 75% LTV based on lower of vacant possession value, investment value or purchase price
- Available in England and Wales
- 2-30 years term available.

Interest-only option available

Eligible applicants

- Individuals, limited companies, LLPs, partnerships and trusts
- Minimum two years' sector experience for owner occupier applications. Minimum two years' relevant sector experience dependent on property type.

Commercial element

- Must be tenanted or owner occupied
- The surveyor to confirm a sales and lettings marketability period of 12 months or less
- Property to be fit for immediate occupation
- Where the property is tenanted, solicitors must confirm that the lease is drawn on commercially acceptable terms.

Acceptable credit profile

CCJs	Nil (3 year history)*
Defaults	Nil (3 year history)*
Missed mortgage payments	None in the last 12 months
Missed secured loan payments	None in the last 12 months
Unsecured arrears	N/A

Bankruptcy	Nil (6 year history)
IVA	Nil (ó year history)
Repossession	Nil (ó year history)
Debt Management Programme	Nil (ó year history)

*The restrictions may not apply in the following circumstances:

- Where all CCJs/defaults were registered more than three years ago and satisfied prior to mortgage application;
- Where all CCJs/defaults were satisfied more than 12 months prior to application regardless of date of registration;
- Where the CCJs/defaults in aggregate amount to less than £300, regardless of date of registration, and satisfied prior to mortgage application.

ICR (and calculation)

Commercial rental income considered subject to validating that there is at least 12 months unexpired term on the current lease.

ICR will depend on the loan type:

- ICR will apply for 2 year rates based on 5%, or the initial pay rate whichever is higher at 125%
- ICR will apply for 5 year rates at the initial pay rate at 125%
- Owner occupier ICR based on market rent confirmed by valuer is 110% (market rent), borrower 125% (net profit/EBITDA).

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Semi-commercial products for properties with 55% or more residential value

	Products with a 2% arrangement fee					
LTV	Product	Starting rate	Reversion rate			
65 %	2-year	7.39%	Starting rate or BBR + 2.14% whichever is higher	£150,000 minimum loan £1million maximum loan		
75%	fixed	7.59%	Starting rate or BBR + 2.34% whichever is higher	EIMIIION maximum ioan ERCs 4%, 3%		
65%	2-year	7.24%	Starting rate or BBR + 1.99% whichever is higher	£1million minimum loan No maximum loan		
75%	fixed	7.44%	Starting rate or BBR + 2.19% whichever is higher	ERCs 4%, 3%		
65%	5-year	7.09%	Starting rate or BBR + 1.84% whichever is higher	£150,000 minimum loan		
75%	fixed	7.29%	Starting rate or BBR + 2.04% whichever is higher	£1million maximum loan ERCs 4%, 3% , 3%, 3%, 3%		
65%	5-year	6.94%	Starting rate or BBR + 1.69% whichever is higher	£1million minimum loan		
75%	fixed	7.14%	Starting rate or BBR + 1.89% whichever is higher	No maximum loan ERCs 4%, 3% , 3%, 3%, 3%		

	Products with a 3% arrangement fee					
LTV	Product	Starting rate	Reversion rate			
65%	_ 2-year	6.89%	Starting rate or BBR + 1.64% whichever is higher	£150,000 minimum loan £1million maximum loan		
75%	fixed	7.09%	Starting rate or BBR + 1.84% whichever is higher	ERCs 4%, 3%		
65%	_ 2-year	6.74%	Starting rate or BBR + 1.49% whichever is higher	£1million minimum loan No maximum loan		
75%	fixed	6.94%	Starting rate or BBR +1.69% whichever is higher	ERCs 4%, 3%		
65%	5-year	6.89%	Starting rate or BBR + 1.64% whichever is higher	£150,000 minimum loan		
75%	fixed	7.09%	Starting rate or BBR + 1.84% whichever is higher	£1million maximum loan ERCs 4%, 3% , 3%, 3%, 3%		
65%	5-year	6.74%	Starting rate or BBR + 1.49% whichever is higher	£1million minimum loan		
75%	fixed	6.94%	Starting rate or BBR + 1.69% whichever is higher	No maximum loan ERCs 4%, 3% , 3%, 3%, 3%		

In all cases the Starting Rate at completion is the lowest rate payable regardless of future changes to the Bank of England Base Rate.

Cashback options

	Products with a 2% arrangement fee						
LTV	Product	Starting rate	Reversion rate	Cashback			
65%	5-year fixed	7.29%	Starting rate or BBR + 2.04% whichever is higher	1%	£150,000 minimum loan £1 million maximum loan		
75%	5-year fixed	7.49%	Starting rate or BBR + 2.24% whichever is higher	Cashback	ERCs 4%, 3% , 3%, 3%, 3%		

In all cases the Starting Rate at completion is the lowest rate payable regardless of future changes to the Bank of England Base Rate. Cashback payable on completion

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The interest year for InterBay is calculated over 360 days. Bank of England Base Rate (BBR): 5.25% BBR is subject to a floor of 0.75% (if BBR exceeds 3% the floor resets to 3%)

	Products with a 3% arrangement fee							
LTV	Product	Starting rate	Reversion rate	Cashback				
65%	5-year fixed	7.09%	Starting rate or BBR + 1.84% whichever is higher	1%	£150,000 minimum loan £1 million maximum loan			
75%	5-year fixed	7.29%	Starting rate or BBR + 2.04% whichever is higher	Cashback	ERCs 4%, 3% , 3%, 3%, 3%			

The interest year for InterBay is calculated over 360 days. Bank of England Base Rate (BBR): 5.25% BBR is subject to a floor of 0.75% (if BBR exceeds 3% the floor resets to 3%)

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InterBay

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Semi-commercial products for properties with less than 55% residential value

	Products with a 2% arrangement fee					
LTV	Product	Starting rate	Reversion rate			
65%	2-year	7.59%	Starting rate or BBR + 2.34% whichever is higher	£150,000 minimum loan £1million maximum loan		
75%	fixed	7.79%	Starting rate or BBR + 2.54% whichever is higher	ERCs 4%, 3%		
65%	2-year	7.44%	Starting rate or BBR + 2.19% whichever is higher	£1million minimum loan No maximum loan		
75%	fixed	7.64%	Starting rate or BBR + 2.39% whichever is higher	ERCs 4%, 3%		
65%	5-year	7.29%	Starting rate or BBR + 2.04% whichever is higher	£150,000 minimum loan £1million maximum loan		
75%	fixed	7.49%	Starting rate or BBR + 2.24% whichever is higher	EIMIIION maximum ioan ERCs 4%, 3% , 3%, 3%, 3%		
65%	5-year	7.14%	Starting rate or BBR + 1.89% whichever is higher	£1million minimum loan No maximum loan		
75%	fixed	7.34%	Starting rate or BBR + 2.09% whichever is higher	ERCs 4%, 3% , 3%, 3%, 3%		

Products with a 3% arrangement fee						
LTV	Product	Starting rate	Reversion rate			
65 %	2-year	7.09%	Starting rate or BBR + 1.84% whichever is higher	£150,000 minimum loan £1million maximum loan		
75%	fixed	7.29%	Starting rate or BBR + 2.04% whichever is higher	ERCs 4%, 3%		
65%	2-year	6.94%	Starting rate or BBR + 1.69% whichever is higher	£1million minimum loan No maximum loan		
75%	fixed	7.14%	Starting rate or BBR +1.89% whichever is higher	ERCs 4%, 3%		
65%	5-year	7.09%	Starting rate or BBR + 1.84% whichever is higher	£150,000 minimum loan		
75%	fixed	7.29%	Starting rate or BBR + 2.04% whichever is higher	£1million maximum loan ERCs 4%, 3% , 3%, 3%, 3%		
65%	5-year	6.94%	Starting rate or BBR + 1.69% whichever is higher	£1million minimum loan		
75%	fixed	7.14%	Starting rate or BBR + 1.89% whichever is higher	No maximum loan ERCs 4%, 3% , 3%, 3%, 3%		

In all cases the Starting Rate at completion is the lowest rate payable regardless of future changes to the Bank of England Base Rate.

Cashback options

Products with a 2% arrangement fee								
LTV	Product	Starting rate	Reversion rate	Cashback				
65 %	5-year fixed	7.49%	Starting rate or BBR + 2.24% whichever is higher	1%	£150,000 minimum loan £1 million maximum loan			
75%	5-year fixed	7.69%	Starting rate or BBR + 2.44% whichever is higher	Cashback	ERCs 4%, 3% , 3%, 3%, 3%			

In all cases the Starting Rate at completion is the lowest rate payable regardless of future changes to the Bank of England Base Rate. Cashback payable on completion

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The interest year for InterBay is calculated over 360 days. Bank of England Base Rate (BBR): 5.25% BBR is subject to a floor of 0.75% (if BBR exceeds 3% the floor resets to 3%)

	Products with a 3% arrangement fee								
LT	v	Product	Starting rate	Reversion rate	Cashback				
65	%	5-year fixed	7.29%	Starting rate or BBR + 2.04% whichever is higher	1%	£150,000 minimum loan £1 million maximum loan			
75	%	5-year fixed	7.49%	Starting rate or BBR + 2.24% whichever is higher	Cashback	ERCs 4%, 3% , 3%, 3%, 3%			

The interest year for InterBay is calculated over 360 days. Bank of England Base Rate (BBR): 5.25% BBR is subject to a floor of 0.75% (if BBR exceeds 3% the floor resets to 3%)

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Physical valuations

For semi-commercial cases, full physical inspections for valuations will continue, and shall be conducted via our panel manager by way of a bespoke quote.

Fees

- A £145 administration fee is payable on submission of the application and is non-refundable.
- The arrangement fee, which is non-refundable, is payable on completion and can be added to the loan. A 0.25% reduction in the arrangement fee applies to existing customers placing a new application.
- The valuation fee shall be paid directly by the applicant or broker to our panel manager at the point of instructing the valuation.

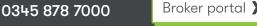
Products now revert to Bank of England Base Rate (BBR) trackers

- On expiry of the fixed rate (the Starting Rate*), the Term Loan will revert to a rate of interest which will be variable at a Margin above the Bank of England Base Rate
- The variable rate of interest will move up and down in line with the Bank of England Base Rate, however if the Bank of England Base Rate falls below 0.75% the interest rate you're charged won't change, this is referred to as the minimum floor
- If the Bank of England Base Rate reaches 3%, the minimum floor rate becomes 3%
- In all cases the Starting Rate at completion is the lowest rate payable regardless of future changes to the Bank of England Base Rate
- Changes to the Bank of England Base Rate, subject to the minimum floors, will take effect from the 1st of the month immediately following the announcement of the change in the Bank of England Base Rate. Your new rate will be calculated by taking the Margin applicable to the Term Loan plus the Bank of England Base Rate.

* The Starting Rate is the Margin plus the higher of either the Bank of England Base Rate at the date of commencement of the Term Loan or 0.75% and will be defined in the AIP and Facility Letter.



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Legal fee scale

	InterBay legal costs	Combined legal costs (InterBay and client)	
Loan size	Purchase or remortgage	Purchase	Remortgage
£150,000 - £300,001	£1,250	£3,000	£2,125
£300,001 - £500,000	£1,450	£2,500	£2,650
£500,001 - £750,001	£1,650	£4,125	£2,650
£750,001 - £1,000,000	£1,950	£4,650	£3,000
Over £1,000,000	£2,250 or 0.1% (whichever is greater)	POA	POA

Charges will apply for each additional title on the same loan – please see below.

Property value	Fees per additional title (excluding VAT and disbursements)
Up to £500,000	£350
£500,001 - £1,000,000	£650
£1,000,001 and over	£950

Please note the following assumptions:

- 1. VAT and Disbursements are payable in addition to the fee estimate
- 2. The fees quoted above are an estimate based on the following:
 - a) Title is not unduly onerous
 - b) Security comprises one property
 - C) Occupational leases are on commercially acceptable terms or properly granted AST's and no superior landlord consents need to be obtained
 - d) The loan proceeds to completion within a reasonable timescale and does not become unduly complicated
 - e) The transaction comprises an arm's length purchase at full market value with the consideration being paid in cash upon completion (on a purchase)
 - f) The planning status of the property is readily apparent with no outstanding elements and no development is ongoing or intended is not a new build/has not been subject to substantial works within the last five years.

These costs do not include any disbursements incurred in the course of the transaction. These will be in addition to the fees set out above. These costs are predicted on using No Search Insurance for re-finance transactions. The cost of the insurance will be charged in addition. Loans comprising multiple properties will be individually quoted. The fee quotes provided are on the basis that the matter is straightforward with no unforeseen complications. All legal fees will be deducted from the draw-down of the loan advance.



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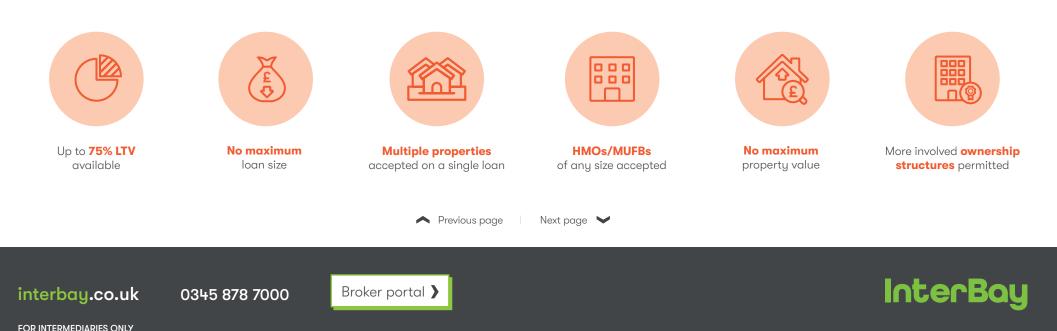


Buy to let mortgages

With experience in high-value cases and complex ownership structures, we can help your clients with more than just standard buy to lets. We could also support large portfolio cases where properties are on either a single freehold or in multiple locations.

Please speak to your specialist finance account manager for more information.

Key features



Key buy to let criteria

- Available to HMOs/MUEBs with no limit on the number of bedrooms/units
- Student lets considered discuss with your specialist finance account manager •
- Available as purchase and remortgage
- Long form valuations for complex buy to let properties
- Available in England and Wales •
- 2-30 years term available.

Additional underwriting

- Portfolio assessed to understand the liquidity position and the ability to cover rental voids
- Tenant profile assessed to ensure the ongoing sustainability of the rental income.

Additional underwriting may apply.

Interest-only option available

Eligible applicants

- Individuals, limited companies, LLPs, partnerships trusts and trading companies
- Minimum two years' relevant sector experience dependant on property type.

Property types

- · Houses, flats, blocks of flats, multiple units on one freehold, new-build, converted during past two years are all acceptable
- Multiple units must all be individually marketable and mortgageable for us to consider lending against the sum of individual values, otherwise lending may be based on the lower of vacant possession value (VP), investment value or purchase price.

Acceptable credit profile

CCJs	Nil (3 year history)
Defaults	Nil (3 year history)
Missed mortgage payments	None in the last 12 months
Missed secured loan payments	None in the last 12 months
Unsecured arrears	N/A
Bankruptcy	Nil (ó year history)
IVA	Nil (ó year history)
Repossession	Nil (ó year history)
Debt Management Programme	Nil (ó year history)

*The restrictions may not apply in the following circumstances:

- · Where all CCJs/defaults were registered more than three years ago and satisfied prior to mortgage application;
- Where all CCJs/defaults were satisfied more than 12 months prior to application regardless of date of registration;
- Where the CCJs/defaults in aggregate amount to less than £300, regardless of date of registration, and satisfied prior to mortgage application.



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Buy to let products

LTV	Product	Starting rate	Arrangement fee	Minimum loan	Reversion rate	ERCs	Assessment rate
	2-year fixed	6.79%	3.00%	£500,000	Starting rate or BBR + 1.54% whichever is higher	4%, 3%	8.34%
75%	5-year fixed	6.59%	4.00%	£500,000	Starting rate or BBR + 1.34% whichever is higher	4%, 3%, 3%, 3%, 3%	6.59%
		6.39%	5.00%	£500,000	Starting rate or BBR + 1.14% whichever is higher	4%, 3%, 3%, 3%, 3%	6.39%

In all cases the Starting Rate at completion is the lowest rate payable regardless of future changes to the Bank of England Base Rate.

The interest year for InterBay is calculated over 360 days. Bank of England Base Rate (BBR): 5.25% BBR is subject to a floor of 0.75% (if BBR exceeds 3% the floor resets to 3%)

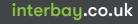
Minimum ICR requirements	Individual borrower	Limited company
Standard buy to let: A single dwelling, HMO with 6 or less lettable rooms or 6 or less units in a MUFB	140%	125%
Complex buy to let: HMO with more than 6 lettable rooms or more than 6 units in a MUFB	175%	145%

Fees

- A £145 administration fee is payable on submission and is non-refundable.
- The arrangement fee, which is non-refundable, is payable on completion and can be added to the loan. A 0.25% reduction in the arrangement fee applies to existing customers placing a new application.



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Products now revert to Bank of England Base Rate (BBR) trackers

- On expiry of the fixed rate (the Starting Rate*), the Term Loan will revert to a rate of interest which will be variable at a Margin above the Bank of England Base Rate
- The variable rate of interest will move up and down in line with the Bank of England Base Rate, however if the Bank of England Base Rate falls below 0.75% the interest rate you're charged won't change, this is referred to as the minimum floor
- If the Bank of England Base Rate reaches 3%, the minimum floor rate becomes 3%

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- In all cases the Starting Rate at completion is the lowest rate payable regardless of future changes to the Bank of England Base Rate
- Changes to the Bank of England Base Rate, subject to the minimum floors, will take effect from the 1st of the month immediately following the announcement of the change in the Bank of England Base Rate. Your new rate will be calculated by taking the Margin applicable to the Term Loan plus the Bank of England Base Rate.

* The Starting Rate is the Margin plus the higher of either the Bank of England Base Rate at the date of commencement of the Term Loan or 0.75% and will be defined in the AIP and Facility Letter.



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Valuation fee scale

The valuation fee is payable by the applicant or the broker, prior to valuation instruction. The prices listed below are for guidance only and may be subject to change. Fees are nonrefundable once the valuer has visited the property but an abortive fee may be payable. Valuations are conducted for lending purposes only and can only be relied upon by the Bank. No copy of valuation reports will be provided to third parties.

Where a property does not fit within the criteria listed below, a bespoke fee quote will be required. This will also be the case for unusual or complex properties, and specialist properties valued on a trading-related basis. Where a bespoke fee quote is needed, please contact the sales team to confirm the cost.

Max value/purchase price	Standard	Specialist	Complex
£0 - £100,000	£175	£440	£1,500
£100,001 - £150,000	£200	£440	£1,500
£150,001 - £200,000	£225	£455	£1,500
£200,001 - £250,000	£250	£455	£1,500
£250,001 - £300,000	£275	£525	£1,500
£300,001 - £350,000	£300	£585	£1,500
£350,001 - £400,000	£325	£585	£1,500
£400,001 - £450,000	£350	£645	£1,500
£450,001 - £500,000	£375	£645	£1,500
£500,001 - £600,000	£485	£710	£2,000
£600,001 - £700,000	£585	£770	£2,000
£700,001 - £800,000	£650	£880	£2,000
£800,001 - £900,000	£710	£965	£2,000
£900,001 - £1,000,000	£825	£1,025	£2,000
£1,000,001 - £1,500,000	£1,225	£1,425	£2,750
£1,500,001 - £2,000,000	£1,625	£1,825	£3,250

Standard

• Single houses or flats.

Specialist

- Blocks of up to 6 flats/HMOs up to 6 lettable rooms
- Light/medium refurbishment.

Complex

- Blocks of 7 to 10 flats/HMOs with 7 to 10 lettable rooms
- Multiple houses on a single freehold.

The minimum loan for buy to let applications is currently £500,000. Property values over £2,000,000: Quotes available on request. Blocks over 10 lettable units or HMOs over 10 lettable rooms: Quotes available on request

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Legal fee scale

	InterBay legal costs	Combined legal costs (InterBay and client)
Loan size	Purchase or remortgage	Purchase or remortgage
£1,000,000	£1,050	£2,175
Over £1,000,000	£1,150 or 0.1% (whichever is greater)	£POA

Minimum £850 for limited company or partnership loans. ** Minimum £1,750 for limited company or partnership loans. Charges will apply for each additional title on the same loan – please see below.

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Property value	Fees per additional title (excluding VAT and disbursements)
Up to £500,000	£350
£500,001 - £1,000,000	£650
£1,000,001 and over	£950

Please note the following assumptions:

- 1. VAT and Disbursements are payable in addition to the fee estimate
- 2. The fees quoted above are an estimate based on the following:
 - a) Title is not unduly onerous
 - b) Security comprises one property
 - c) Occupational leases are on commercially acceptable terms or properly granted AST's and no superior landlord consents need to be obtained
 - d) The loan proceeds to completion within a reasonable timescale and does not become unduly complicated
 - e) The transaction comprises an arm's length purchase at full market value with the consideration being paid in cash upon completion (on a purchase)
 - f) The planning status of the property is readily apparent with no outstanding elements and no development is ongoing or intended is not a new build/has not been subject to substantial works within the last five years

These costs do not include any disbursements incurred in the course of the transaction. These will be in addition to the fees set out above. These costs are predicted on using No Search Insurance for re-finance transactions. The cost of the insurance will be charged in addition. Loans comprising multiple properties will be individually quoted. The fee quotes provided are on the basis that the matter is straightforward with no unforeseen complications. All legal fees will be deducted from the draw-down of the loan advance.

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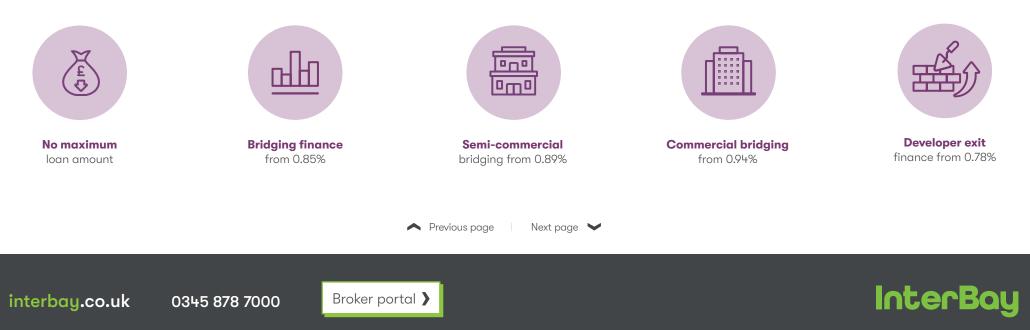




Bridging and developer exit finance

The combination of extensive bridging experience with a breadth of products, means we could support your clients' bridging needs. From buy to let HMO conversions to completing large refurbishments, we have all bases covered.

Key features



Bridging finance products

Standard bridging finance and Tier 2 heavy refurbishment finance						
Maximum LTV	Rate	Minimum loan size	Facility fee			
60%	0.85%	£250,000	2%			
65%	0.90%	£250,000	2%			
70%	0.95%	£250,000	2%			

Semi-commercial bridging finance			
Maximum LTV	Rate	Minimum loan size	Facility fee
60%	0.89%	£250,000	2%
65%	0.94%	£250,000	2%
70%	0.99%	£250,000	2%

Commercial bridging finance			
Maximum LTV	Rate	Minimum loan size	Facility fee
60%	0.94%	£250,000	2%
70%	0.99%	£250,000	2%

Developer exit finance			
Maximum LTV	Rate	Minimum loan size	Facility fee
70%	0.78%	£250,000	2%
75%	0.84%	£250,000	2%

The interest year for InterBay is calculated over 360 days.

LTV is based on the lower of purchase price or current market value including rolled up interest and any fees added to the loan. Maximum LTV is limited to 65% where the purchase price plus total costs exceeds 80% of valuation after refurbishment. Remortgage from another bridging finance product is limited to 60% LTV. Not available on developer exit finance. Developer exit finance is limited to 65% LTV where there are 6 or more units and/or the average unit value is more than £750,000.

Standard, semi-commercial and commercial bridging finance		
Cash flow funding for short term requirements		
Buying property at auction		
Meeting tight transaction deadlines		
Landlords who want to make a quick purchase		
Tier 2 heavy refurbishment finance		

Works that alter the external footprint or outline of the property
Works that require planning permission
Residential to HMO conversion of up to 10 lettable rooms
Conversion of a commercial unit into a maximum of 4 flats ¹
Conversion of a residential unit into a maximum of 6 flats ¹
Works on large blocks, large MUBs or multiple properties in a single freehold

Developer exit finance

Experienced developers with a residential development that has reached practical completion, with the benefit of all consents and a warranty or PCC

Capital raising on an unencumbered development to either allow the applicant to move to their next project or to provide funds to complete the project before selling or refinancing

We can also consider the following schemes, up to and including¹:

Single properties valued at £2million or more; Multi-unit schemes where there are 10 or more units; Total value £5million or more.

¹ A new homes warranty from one of the Group's accepted warranty providers or Professional Consultants Certificate (PCC) must be provided at completion.



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Key bridging finance criteria

• Available in England and Wales.

Eligible applicants

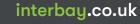
- Individuals, limited companies, LLPs, partnerships and trusts and pension schemes (incl. SIPPs)
- Minimum two years' relevant sector experience.

Acceptable credit profile

CCJs	Nil (3 year history)*	
Defaults	Nil (3 year history)*	
Missed mortgage payments None in the last 12 months		
Missed secured loan payments None in the last 12 months		
Unsecured arrears	N/A	
Bankruptcy	Nil (6 year history)	
IVA Nil (6 year history)		
Repossession	Nil (6 year history)	
Debt Management Programme	Nil (6 year history)	

*The restrictions may not apply in the following circumstances:

- Where all CCJs/defaults were registered more than three years ago and satisfied prior to mortgage application;
- Where all CCJs/defaults were satisfied more than 12 months prior to application regardless of date of registration;
- Where the CCJs/defaults in aggregate amount to less than £300, regardless of date of registration, and satisfied prior to mortgage application.







Valuation fee scale

The valuation fee is payable by the applicant prior to valuation instruction. The prices listed below are a guideline and may be subject to change. Fees are non-refundable once the valuer has visited the property but an abortive fee may be payable. Valuations are conducted for the lending purposes only and will not be provided to the client.

Where a property does not fit within the criteria listed below, a bespoke fee quote will be required. Where a bespoke fee quote is needed, please contact the sales team to confirm the cost.

Max value/Purchase price	Bridging	НМО/МИГВ
£100,000	£465	£500
£150,000	£465	£500
£200,000	£480	£515
£300,000	£550	£585
£400,000	£610	£645
£500,000	£670	£705
£600,000	£735	£770
£700,000	£795	£830
£800,000	£905	£940
£900,000	£980	£1,015
£1,000,000	£1,050	£1,085

Property values over £1,000,000: Quotes available on request.

Commercial conversion into flats or residential: Quotes available on request

Physical valuations

For buy to let and HMO/MUFB properties up to six lettable rooms/units, full physical inspections for valuations will be carried out, and shall be conducted through our panel manager via the usual process, in line with the fee scale above.

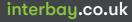
For HMO/MUFB properties with 7 or more lettable rooms/units, conversion of a commercial or residential property into an HMO or MUFB or anything that requires a planning consent for alterations or change of use a valuation quote will need to be obtained from our panel manager via the usual process, prior to full valuation inspection.

Fees

A £145 administration fee is payable on submission and is non-refundable. The facility fee, which is non-refundable, is payable on completion and can be added to the loan. Valuation fees should be paid on submission of application.

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Bridging solicitor panel

We've expanded our solicitor panel for bridging cases and can now support you through the following firms.

JMW

Michael Purvis Partner, Real Estate

\$ 0161 828 1871 \$ 07730 871 915 michael.purvis@jmw.co.uk

Shaun Singh Senior Associate, Real Estate Finance

\$ 0161 838 2827 \$ 07710 163 636 shaun.singh@jmw.co.uk

Jodi Lund Partner & Head of Real Estate Finance interbayinstruction@jmw.co.uk

\$ 0161 828 188 \$ 07921 456 393 jodi.lund@jmw.co.uk

Walker Morris

Mark Byrne Partner

\$ 01132 832 662 **\$** 07432 393 205 mark.byrne@walkermorris.co.uk **\$**

Chris Hutchinson Senior Associate 01133 991 705 07818 534 286 chris.hutchinson@walkermorris.co.uk

Rachel Roughton Conveyancer • 01132 834 020 rachel.roughton@walkermorris.co.uk

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Paris Smith

Stuart Allen Partner & Head of Property Finance

\$ 01962 679 782 **\$** 07766 825 301 stuart.allen@parissmith.co.uk **\$**

Edward Power Partner, Property Finance

\$ 01962 679 783 \$ 07825 518 874 edward.power@parissmith.co.uk

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Contact us

At **InterBay**, we pride ourselves on offering a personal service to all our intermediaries. If you'd like more information about our products and services, or to discuss a complex case you're working on, please speak to your specialist finance account manager - their expertise in our broader criteria could help you find the best way to handle complex cases.

Alternatively, call us on 0345 878 7000 to speak to our team of experts.

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For customer service and training purposes, calls with InterBay Commercial may be monitored and/or recorded.

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